

Page 19, line 10, change "skis" to - - skips - - .

Claim 6, delete in its entirety.

### REMARKS

Claims 1-10 were pending before the examiner. By this amendment, claim 6 has been deleted, leaving claims 1-5 and 7-10 still pending.

The specification and claims have been reviewed for typographical and grammatical errors and all such errors found have been corrected as noted in the re-lined edits submitted herewith. For ease of reference, a replacement application, incorporating the red-lined edits has been included to replace the entire original application.

The examiner has objected to the specification stating that the continuing data on page 1 must be updated; further the examiner states that the term "http://" is to be deleted from page 6.

By this amendment, this information has been added and the reference "http://" has been deleted.

The examiner has requested assistance in checking the specification and drawings for errors. This has been done and all errors found have been corrected by the red-lined edits.

The examiner has rejected claim 6 under 35 U.S.C. 103(a) citing Payne et al or Sirbu .

While applicant does not agree with the examiner's position, by this amendment, claim 6 has been deleted.

The examiner state that the August 8, 2001, Amendment filed was non-responsive noting that: the 18 replacement pages were not found; the red-lined pages were not found; and that the deletion of claim 6 was not reflected (since the prior two enclosures were not found).

By this amendment, the replacement pages and the red-line specification (as filed) are enclosed. Note, due to changes in font size and style, edits, and word processor used, the page numbers and line numbers of the red-lined edits and the replacement specification do not align with the originally filed application. Applicant hereby affirms that, besides the noted edits, no other changes to the specification have been made.

The examiner's stated reasons for allowance are appreciated.

It is respectfully submitted that claims 1-5 and 7-10 are allowable and should be advanced to issuance.

Respectfully Submitted,

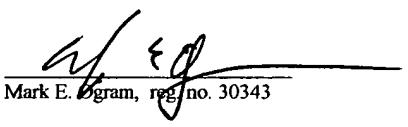
  
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Date: 10/19/01

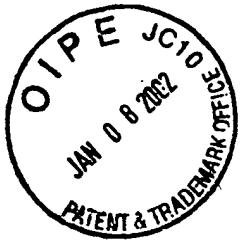
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CERTIFICATE OF MAILING (37 CFR 1.8)

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Mark E. Ogram, reg. no. 30343

Oct. 19, 2001  
Date



## A FINANCIAL SYSTEM OF COMPUTERS

### 1 Background of the Invention:

2 This is a continuation of United States Patent application  
3 serial number 09/166,749 filed on October 5, 1998, and entitled  
4 "Financial System of Computers", now United States Patent number  
5 5,963,917, issued on October 5, 1999, which was a continuation of  
6 United States Patent application serial number 08/597,017,  
7 entitled "An Improved Financial Transactions System" filed  
8 February 5, 1996, now United States Patent number 5,822,737,  
9 issued on October 13, 1998.

10 This invention relates generally to financial transactions  
11 and more particularly to transactions involving credit or debit  
12 cards.

13 The time is fast approaching where a significant amount of  
14 commerce will be conducted using distributed networks of  
15 computers such as the Internet. The reason this ground-swell of  
16 commerce will occur is the ability of a single merchant to  
17 economically reach a vast number of potential customers at  
18 substantially no costs. Further, the customers are able to  
19 review a great number of vendors and their products with the ease  
20 of a few key strokes and clicks of the mouse.

21 Although there are vast numbers of merchants already using  
22 such networks, the sales volume has been particularly low due to

1 a variety of reasons. One reason which has depressed commerce on  
2 the networks, is the difficulty with which customers can pay for  
3 their purchases.

4 A variety of techniques have been developed to cure this  
5 problem ranging from accepting phone orders to the establishment  
6 of another currency called "E-Cash".

7 Phone orders in response to merchant promotional materials  
8 creates a variety of problems. One major problem is the  
9 requirements for phone lines and personnel to receive and process  
10 the phone orders. Another hurdle is the simple fact that most  
11 customers have a single phone line to their residence and this  
12 line is used by the computer for accessing the network; the  
13 customer has to disconnect from the network to make the phone  
14 order.

15 Although E-Cash is a viable alternative, it is faced with  
16 some enormous problems which will be difficult or impossible to  
17 address. These include: counterfeiting problems; government  
18 reluctance to accept the concept; difficulties in getting access  
19 for handling E-Cash; and, the low number of users and merchants  
20 which can use E-Cash.

21 It is clear from the foregoing that there is a need for an  
22 efficient methodology and system to accept payment over  
23 distributed computer networks.

1        Summary of the Invention:

2            The present invention contemplates a totally automated  
3        system for securing payment via a distributed network of  
4        computers. In this context, the invention creates an automated  
5        payment system particularly suited for purchases over a network  
6        such as the Internet.

7            Although the present invention is described relative to the  
8        Internet, its application is not so limited and is intended to be  
9        used on any distributed computer system in which merchants and  
10       consumers interact for the purpose of supplying and purchasing  
11       goods or services.

12        In such a distributed computer network, a merchant or  
13       vending computer contains certain promotional information which  
14       is communicated to a customer's computer. This information is  
15       intended to give the customer sufficient information to make a  
16       decision on if the goods/services are acceptable.

17        As used within this discussion, the term "merchant computer"  
18       signifies a computer system which is used for the purpose of  
19       selling goods or services. The vendor itself does not  
20       necessarily own the computer; in some situations, the computer is  
21       operated on behalf of the merchant or vendor.

22        Based upon the promotional information, the  
23       consumer/operator of the customer's computer decides to purchase  
24       the services or goods described by the promotional information.

25        It is at this point where the present invention is  
26       particularly powerful as it provides a simple, easy, methodology

1 and linkage for the customer to pay for the goods/services.

2 In this context, the customer's computer is linked to a  
3 payment processing computer and the customer's credit card number  
4 and the amount of the goods or services is transmitted to the  
5 payment processing computer. For security reasons, an encrypting  
6 software package is first downloaded to the customer's computer  
7 so that the credit card number is secure from "hackers" who might  
8 also be on the network.

9 Although the term "credit card" is used, the invention  
10 covers the use of any type of financial guarantee card such as  
11 automatic debit accounts, checking account numbers, savings  
12 account numbers, and other such devices obvious to those of  
13 ordinary skill in the art.

14 The payment processing computer automatically contacts a  
15 bank for verification of the credit card and amount; the bank  
16 transmits an authorization to the payment processing computer.  
17 This authorization, usually in the form of a number, is stored  
18 within the payment processing computer's memory for later  
19 reference.

20 The link or connection with the bank is terminated by the  
21 payment processing computer and the payment processing computer  
22 turns its attention to the customer's computer. The payment  
23 processing computer communicates a self-generated transaction  
24 indicia, and in some embodiments a password, to the customer's  
25 computer.

26 The transaction indicia is generated by the payment

1 processing computer for proper record keeping. The transaction  
2 indicia is also used by the customer to verify that an order has  
3 been generated and accepted.

4 The password is defined by the merchant's computer for the  
5 payment processing computer to pass along to the customer's  
6 computer. The password is used by the customer's computer to  
7 gain access to restricted material within the merchant's  
8 computer.

9 As example, assume the merchant's computer is supplying  
10 information as to genealogy. As an initial process, the customer  
11 enters the name being researched and receives a preliminary  
12 report on the genealogy (the promotional material). To proceed  
13 though, and get the actual data, the customer must pay to access  
14 this further information.

15 To do so, the customer links with the payment processing  
16 computer, and in the manner outlined above, receives back the  
17 transaction indicia and the password. The payment processing  
18 computer links the customer computer back to the merchant  
19 computer; the customer provides the password to the merchant's  
20 computer and is given access to the full genealogy report.

21 As outlined in this example, in the embodiment where a  
22 password is used, the customer's computer uses the password with  
23 the merchant's computer in obtaining access to protected  
24 information or to establish shipping instructions.

25 The re-linking of the customer computer to the merchant  
26 computer is accomplished in a variety of ways. In the preferred

1 embodiment, the payment processing computer obtains the  
2 merchant's address or Unique Recognition Location (URL) from the  
3 customer computer when the customer connects with the payment  
4 processing computer. This URL is used in a variety of ways, to  
5 identify the merchant, to establish the amount of the  
6 product/service, and to establish the return URL when the payment  
7 processing computer is done with its task for the customer  
8 computer.

9 By selective use of the URL on the merchant's part, the URL  
10 transmits a tremendous amount of information to the payment  
11 processing computer. As example, assume the URL for the home-  
12 page of the merchant is: [http://]merchant.com/widget.

13 When the merchant is selling a single product (a widget),  
14 this URL is easy to match to the product. When the merchant  
15 wants to sell a variety of widgets, then for a blue widget, the  
16 URL might be: [http://]merchant.com/widget/blue.

17 In some embodiments, the customer's computer is not linked  
18 back to the originating URL of the Merchant computer but rather  
19 to another URL. The return URL is stored in the payment  
20 processing computer and is used when the Merchant wants the  
21 customer/consumer to be passed back to a different location (i.e.  
22 where the restricted access information is accessible, or to  
23 inform the consumer that their card has been rejected).

24 The invention, together with various embodiments thereof,  
25 will be more fully explained by the accompanying drawings and the  
26 following descriptions.

1      Drawings in Brief:

2      Figures 1A and 1B are block diagrams of the two computer  
3      configurations used in the preferred embodiment.

4      Figure 1C is a graphical representation of the preferred  
5      memory organization for the computer illustrated in figure 1A.

6      Figures 2A, 2B, 2C, 2D, and 2E graphically illustrate the  
7      connections and disconnections of the preferred order.

8      Figures 3A, 3B, 3C, and 3D are frontal views of one  
9      embodiment of a consumer's display screen.

10     Figure 4A is a flow-chart of the preferred embodiment's  
11    payment processing operation.

12     Figure 4B is a flow-chart of an alternative embodiment's  
13    payment processing operation.

14     Figure 5 is a flow-chart of the operation of the merchant's  
15    computer.

1      Drawings in Detail:

2      Figures 1A and 1B are block diagrams of the two computer  
3      configurations used in the preferred embodiment.

4      Figure 1A illustrates the configuration of the preferred  
5      payment processing computer. As shown, computer 10A is a simple  
6      layout of a Central-Processing-Unit (CPU) 11A which uses both  
7      non-volatile memory 12A and Random-Access-Memory (RAM) 13A.

8      Communication to and from CPU 11A is via modem 14A which  
9      communicates with other computers via the network connected by  
10     phone line 15A.

11     Computer 10B, illustrated in figure 1B, shows the preferred  
12     computer configuration used for the merchant computer and the  
13     customer computer. Again, CPU 11B is connected to memories RAM  
14     13B and non-volatile memory 12B. In the case of the merchant  
15     computer, the promotional material is stored on non-volatile  
16     memory 12B and is retrieved and communicated by CPU 11B using  
17     modem 14B and phone line 15B.

18     This system is able to communicate with an operator via  
19     monitor 16 for visual information. Monitor 16 is used for the  
20     perusal of the promotional material by the customer.

21     Keyboard 17 is used to communicate operator commands to CPU  
22     11B. In like fashion, mouse input device 18 is also used for  
23     operator input to CPU 11B.

24     Optional printer 19 is used to create a hard copy of the  
25     material being displayed to the operator/customer via monitor 16.

26     The differences between the computers shown in figure 1A and

1 1B are pronounce since the payment processing computer of figure  
2 1A does not require input or direction from a human operator.  
3 Rather, in the preferred embodiment, the payment processing  
4 computer runs totally automatically and collects all of the data  
5 and information it requires for its operation automatically from  
6 the computers with which it is linked and with what is stored in  
7 its memory.

8 Figure 1C is a graphical representation of the preferred  
9 memory organization for the computer illustrated in figure 1A.

10 Memory 9, located preferably in non-volatile memory 12A, has  
11 three sections. The first section 8A is the product listing  
12 reference which is composed of multiple groupings. This data  
13 remains relative constant and is defined by the merchant. Each  
14 grouping, such as 7A, includes data identifying:

15 Part Number  
16 Merchant Identification  
17 Cost of Product/Service  
18 Description of the Product/Service  
19 Authorized Return URL  
20 Rejected Return URL  
21 Password

22 The second section is for defining the merchant's  
23 information. Each grouping 7B within section 8B contains  
24 relative constant information such as:

25 Merchant Identification  
26 Business Name

1 Contact Name within the Business

2 Business Address

3 E-Mail address for the Business

4 Bank Checking Number for the Business

5 The third section 8C is an accounting listing which is  
6 constantly up-graded as new payments are processed. This section  
7 is used for making full accounting to the various merchants.

8 Grouping 7C within section 8C contain:

9 Transaction Number

10 Date of transaction

11 Amount of the transaction

12 Part number involved in transaction

13 Credit Card Number

14 Authorization Number

15 The authorization number is the indicia received from the  
16 bank indicating that the credit card charge has been accepted.

17 The use of memory 9 allows the payment processing computer  
18 to have access to the necessary information to handle the linkage  
19 and perform the proper accounting.

20 Figures 2A, 2B, 2C, 2D, and 2E graphically illustrate the  
21 connections and disconnections of the preferred order.

22 Referring to figure 2A, in a typical fashion, a consumer via  
23 customer computer 21 enters the network 20 and searches through  
24 various merchant computers until the consumer locates the  
25 merchant of choice and connects with merchant computer 22.

26 Merchant computer 22 communicates the promotional material via

1 network 20 to customer computer 21.

2 When the consumer decides to buy the service or product from  
3 merchant 22, as shown in figure 2B, the link with merchant  
4 computer 22 is broken and customer computer 21 links with the  
5 payment processing computer 23. In the change from merchant  
6 computer 22 to payment processing computer 23, an indicia of the  
7 URL or the product being promoted by merchant computer 22 is  
8 communicated to the payment processing computer 23.

9 The indicia as a URL of the last site is available through  
10 normal network operations and its handling is obvious to those of  
11 ordinary skill in the art. The product number is easily  
12 combined with the URL; thereby making the product number also  
13 available to the payment processing computer 23.

14 In some embodiments, the originating URL is cross checked  
15 to a memory data base to achieve the product number. In this  
16 embodiment, the merchant structures its material so that only a  
17 single product/service is associated with a specific URL.

18 Using the product number (or developing the product number  
19 from the merchant's URL), the payment processing computer is able  
20 to cross reference its own memory (as described earlier) to  
21 achieve other important information including: the amount of the  
22 product/service, a description of the product/service, the name  
23 and address of the merchant, and other which will be used in  
24 later operations.

25 The payment processing computer 23 accepts from the customer  
26 computer 21, the credit card account number which is to be

1 debited the amount of the product.

2 As shown in figure 2C, in this embodiment, while maintaining  
3 linkage with the customer computer 21, the payment processing  
4 computer 23 establishes a link via phone lines 25 with the credit  
5 card server computer 24. The credit card account number and  
6 amount is communicated to the credit card server computer 24  
7 which responds to the payment processing computer 23 with an  
8 authorization indicia. This authorization indicia gives the  
9 acceptance or denial of the charge.

10 If a product is to be shipped, and if the charge has been  
11 authorized, as shown in figure 2D, the payment processing  
12 computer 23 connects with the merchant computer 22 and directs  
13 the merchant to ship the product to the consumer.

14 As shown in figure 2E, since the payment processing computer  
15 23 has identified the product number, it is able to retrieve from  
16 its memory the URL for reconnecting the customer computer 21 with  
17 the merchant computer 22. In this manner, the entire operation  
18 is totally transparent to the consumer since they feel they have  
19 been continuously working with the merchant computer 22.

20 Further, using the URL's from its memory, the payment  
21 processing computer 23 is able to link the customer computer 21  
22 to the merchant computer 22 at an address which is different from  
23 where the consumer was originally connected. In this manner, the  
24 payment processing computer 23 is able to direct the consumer to  
25 different locations which are consistent with the authorization  
26 indicia (accept/reject) on their credit card.

1 As example, assume, the credit card was authorized, then the  
2 consumer could be reconnected to an area which has restricted  
3 access so that the consumer can gain the information paid for; if  
4 on the other hand, the credit card was rejected, the connection  
5 would be to a page indicating such and possibly asking for  
6 another card number.

7 In this manner, the payment processing computer 23 is able  
8 to control the operation and interface between the customer  
9 computer 21 and the merchant computer 22.

10 Periodically, the payment processing computer 23 connects  
11 via the phone lines 25 with the credit card server 24 and  
12 instructs it to transfer the appropriate amount of funds to the  
13 merchant's bank computer 26 so that the merchant has access to  
14 the funds paid for his product/service provided to the consumer.

15 Figures 3A, 3B, 3C, and 3D are frontal views of one  
16 embodiment of a consumer's display screen.

17 Screen 30A is designed to provide the promotional  
18 information so that the consumer is attracted to purchase the  
19 product. In screen 30A is the name of the merchant company (XYZ  
20 CO.) 31, the name of the product (widget) 32, the price (\$14.95)  
21 33, and the part number (#10234) 34.

22 Also located on screen 30A is a software key 35 which allows  
23 the consumer to pay for the product. In this embodiment, by  
24 activating this software key 35 (typically through a click of the  
25 mouse), screen 30A is changed to screen 30B which is identical  
26 except that the software key 35 has been replaced with an order

1 window 36.

2 Order window 36 allows the consumer to complete the  
3 necessary information to order the product. This includes the  
4 part number 37A, the amount 37B, and the credit card number 37C.  
5 When the consumer is ready, the software key "Send" 37D or the  
6 software key "Cancel" 37E is activated. In the case of a cancel,  
7 the screen returns to screen 30A.

8 In a "send" 37D, mode, the payment processing computer  
9 contacts the bank computer and determines if the credit card is  
10 valid and if the amount is available. If the charge is  
11 authorized, the screen changes to 30C in which the order window  
12 36 has been replaced with authorization window 38 which shows  
13 that the charge has been accepted 39A, the transaction no.  
14 (A1483) 39B, and the password ("GO") 39C which the consumer is to  
15 use with the merchant.

16 When this information has either been printed or committed  
17 to memory, the consumer activates software key 39D to "Proceed"  
18 to screen 30D. At this point, the consumer is able to enter the  
19 password 29 so that the restricted access is lifted. In the  
20 genealogy example, it is at this point the consumer gains access  
21 to the full report.

22 Figure 4A is a flow-chart of the preferred embodiment's  
23 payment processing operation.

24 After start 40A, a connection is made with the customer  
25 computer 41A and the encryption software is downloaded to the  
26 customer computer 41B. Encryption software is preferably used

1 for transmittal of the credit card number so that the integrity  
2 of the card is not jeopardized.

3 The consumer computer then communicates, and the payment  
4 processing computer accepts, the account number, the amount, and  
5 the identification of the product or service, 42A. A connection  
6 is made with the credit card server 41C and the account number  
7 and amount is transmitted 41D to the credit card server over the  
8 established phone lines. In response to this query, the  
9 authorization data is received 42B and the connection with the  
10 credit card server 41E is broken.

11 A transaction indicia is generated 41F. This transaction  
12 indicia is not the authorization data but serves as an internal  
13 monitoring system for the payment processing computer so that the  
14 accounting is kept accurate.

15 From the memory, the password is withdrawn 41G for the  
16 product so ordered; and, the password and transaction indicia is  
17 transmitted to the customer computer 41H.

18 At this point, the connection with the customer computer is  
19 terminated 41I and the program stops 40B.

20 Figure 4B is a flow-chart of an alternative embodiment's  
21 payment processing operation.

22 After start 43A, the program connects with the customer  
23 computer 44A and at the same time obtains the merchant URL 45A.  
24 Using the merchant URL, the payment processing computer searches  
25 its memory and identifies the merchant number, the part number,  
26 and the purchase amount 44B.

1        The encryption software is downloaded into the customer  
2    computer 44C and the credit card account number is received 45.  
3    A connection is then made with the credit card server computer  
4    44D and the account number and the amount is transmitted 44E.  
5    This inquiry results in an authorization code 45C being received  
6    and the connection with the credit card server being broken 44F.

7        A check is then made to see if the credit card purchase was  
8    authorized 46A.

9        If the credit card purchase was denied, the URL to use for a  
10   rejection is withdrawn from memory 44G and the Customer computer  
11   is connected to the merchant computer at this URL 44H leaving the  
12   payment processing computer able to disconnect 44I and stop 43B.

13       Should the credit card purchase be accepted, 46A, then the  
14   program generates a transaction identification 44J. This  
15   transaction identification is stored along with the date, amount  
16   of purchase, and the merchant number 44K.

17       The password is retrieved from memory 44L and it, together  
18   with the transaction identification, is transmitted to the  
19   customer computer 44M.

20       From memory, the authorized URL is withdrawn 44N.

21       A determination, based upon stored data, is made as to the  
22   character of the product (service or goods) 46B. If the product  
23   relates to goods which are to be shipped, a shipping order  
24   including the transaction identification, the amount, the date,  
25   and address of the customer, is communicated to the merchant 44O  
26   to satisfy the order. If the product is a "service", the program

1 [skis] skips to step 44P.

2 The customer computer is then connected to the authorized  
3 URL 44P and the connection with the customer computer is  
4 terminated 44Q allowing the program to stop 43C.

5 Figure 5 is a flow-chart of the operation of the merchant's  
6 computer.

7 After start 50A, the merchant computer connects with the  
8 customer computer 51A and communicates the promotional material  
9 52A. The password is received from the customer 52B and is  
10 checked to see if it is the correct password 53A.

11 If the password is incorrect, a determination is made on if  
12 it is the customer's first try 53B; if it is, then the customer  
13 is given another chance to enter the correct password 52B. If  
14 the customer has tried twice to enter the correct password, the  
15 connection with the customer is terminated 51C and the program  
16 stops 50C.

17 If the password is correct, 53A, then the secure or  
18 restricted access data is communicated to the customer's computer  
19 51D and the connection with the customer's computer is terminated  
20 51B. The program then stops 50B.

21 In this manner, secure information is selectively  
22 transmitted to a customer's computer upon the presentation of a  
23 password.

24 It is clear from the foregoing that the present invention  
25 creates a highly improved system for acceptance and processing of  
26 payments over a distributed computer network.

What is claimed is:

1       1. A financial processing system comprising:

2       a) automatic means for receiving a customer account data  
3       originating from a remote customer computer, and amount data from  
4       a remote merchant computer via a computer network;

5       b) automatic means for communicating said customer account  
6       data and said amount data to a remote bank computer via a  
7       telephone network;

8       c) automatic means for receiving an authorization indicia  
9       from said bank computer via the phone network; and,

10       d) automatic means for communicating via said computer  
11       network a representation of said authorization indicia to said  
12       merchant computer.

1       2. The financial processing system according to claim 1,

2       a) further including automatic means for communicating a  
3       unique password to said customer computer.

1       3. The financial processing system according to claim 2,

2       further including automatic means for communicating via said  
3       computer network, said password and said representation of said  
4       transaction indicia to said remote customer computer.

1           4. The financial processing system according to claim 2,  
2   wherein said automatic means for receiving a customer account  
3   data includes means for establishing a data link with said remote  
4   customer computer.

1           5. The financial processing system according to claim 2,  
2   wherein said automatic means for receiving a customer account  
3   data includes means for establishing a data link with said remote  
4   merchant computer.

1           [6. A financial processing technique comprising the  
2   automatic steps of:

3           a) over a computer network,

4           1) receiving customer account data originating from a  
5   remote customer computer,

6           2) receiving an amount data from a remote merchant  
7   computer; and,

8           b) over a telephone network, communicating said customer  
9   account data and said amount data to a remote bank computer.]

1       7. A financial transaction system comprising:

2           a) a merchant computer containing promotional data, said  
3        merchant computer having automatic means for communicating said  
4        promotional data via a computer network to a remote computer;  
5        and,

6           b) a financial processing computer, remote from said  
7        merchant computer, said financial processing computer having  
8        automatic means for:

- 9            1) receiving customer account data and amount data  
10              via said computer network,
- 11            2) obtaining an authorization indicia via a telephone  
12              network, and,
- 13            3) via said computer network, communicating a  
14              representation of said authorization indicia to a  
15              said merchant computer; and,

16        wherein said merchant computer includes automatic means for  
17        storing said representation of said authorization indicia within  
18        a memory of said merchant computer.

1        8. The financial transaction system according to claim 7,  
2        wherein said merchant computer further includes automatic means  
3        for generating a shipping order in response to said  
4        representation of said authorization indicia.

1           9. The financial transaction system according to claim 7,

2           a) wherein said financial processing computer further

3           includes automatic means for communicating a password to said

4           customer computer; and,

5           b) wherein said merchant computer further includes:

6            1) memory means containing secured data, and,

7            2) automatic means for transmitting the secured data to

8            said customer computer in response to the password.

1           10. The financial transaction system according to claim 7,

2           wherein said password and said transaction indicia are

3           communicated to said customer computer via said merchant

4           computer.

Abstract:

An automated payment system particularly suited for purchases over a distributed computer network such as the Internet. In such a distributed computer network, a merchant or vending computer contains certain promotional information which is communicated to a customer's computer. Based upon the promotional information, the operator of the customer's computer decides to purchase the services or goods described by the promotional information. The customer's computer is linked to a payment processing computer and the customer's credit card number and the amount of the goods or services is transmitted to the payment processing computer. The payment processing computer automatically contacts a bank for verification of the credit card and amount; the bank transmits an authorization to the payment processing computer. The payment processing computer communicates a self-generated transaction indicia, and in some embodiments a password, to the customer's computer. In the embodiment where a password is used, the customer's computer uses the password with the merchant's computer in obtaining access to protected information or to establish shipping instructions.